



## Health Insurance – Where to Look

Although the Association of Small Foundations (ASF) does offer a group Directors and Officers Liability Insurance policy\*, we do not have a group health insurance policy at this time.

The main difficulty we encounter in negotiating group health insurance is state-specific regulations. Because of the varying state health insurance requirements, it becomes easier for local groups to negotiate group rates within each state / region rather than on a nationwide level.

### Where can I go to find health insurance?

- **State Associations and Nonprofit Centers**

Most states have state associations or nonprofit centers, and some of those groups have health insurance policies for nonprofits within their state/region.

- **Nonprofit Outsourcing Firms**

These nonprofit organizations offer human resource solutions to other nonprofits. One outsourcing firm used by foundations is PHFE Management Solutions, listed in the ASF [Professional Directory for Foundations](#).

- **Group Employers**

For-profit group employers allow employees of small-staffed businesses and nonprofits to become leased employees for the purposes of obtaining human resource benefits like health insurance. You can search the internet or check the yellow pages for listings of local group employers (under categories such as group employment, employment services, etc.).

### ASF Members & Employee Benefits

In the ASF 2006-2007 *Foundation Operations and Management Survey*, 51% of the responding foundations have paid staff, including board members who work as staff. An estimated 71% provide their full-time, paid employee(s) with health insurance while 42% provide dental insurance. 18% provide their part-time, paid employee(s) with health insurance and 6% provide dental insurance.

\*For information about ASF's D&O Insurance program, visit Bertholon-Roland at [www.brcorp.com/asf](http://www.brcorp.com/asf) or call 800-727-7770 extension 11792—or tell the Customer Care Specialist that you want to speak with someone about the Association of Small Foundations D&O plan

Association of Small Foundations  
1720 N Street, NW, Washington, DC 20036  
Phone: 202-580-6560 / Fax: 202-580-6579